(c) what are the details of losses incurred by each of them during each of the last 3 years; and what are the reasons therefor in each case; and

(d) whether there is any proposal under Government's consideration to merge certain branches of GIC subsidiaries with each other, if so, what are the details in this regards?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED) (a) and (b) It has been reported by the GIC that the branches having cost ratio of 25% or more were considered unviable and were merged suitably so as to make them viable. However, 4 Branch Offices were closed down since such merger with other branches was not possible in their case. The company-wise details of unviable branches are as under:—

Name of the Co.	No. of Branches Unviable
National	138
New India	38
Oriental.	79
United India.	69

(c) Information is being collected and will be laid on the Table of the House.

(d) The GIC have reported that inter-Company merger of non-viable branches are considered only at centres where two or more companies have non-viable offices. However, in carrying out this exercise it is ensured by the GIC that at least one branch of a company in un-represented areas is retained even though it may be unviable in terms of cost ratio. The details of the unviable branch offices identified in the four companies for merger are as under:—

Name of the Co.	No. of Un-viable Branch Offices
National	7
New India	8
Oriental.	6
United India.	12

भारतीय स्टेट बैंक के सहायक बैंकों का विलय

62. **श्री राम नरेश यादव:** क्या वित्त मंत्री 14 दिसम्बर, 1993 को राज्य सभा में अतारांकित प्रश्न 1461 के दिये गये उत्तर को देखेंगे और यह बताने की कृपा करेंगे कि:

(क) क्या सरकार को भारतीय स्टेट बैंक के सहायक बैंकों का विलय करने के संबंध में भारतीय रिजर्व बैंक से राय प्राप्त हो गई है और उसने इसके पक्ष में निर्णय ले लिया; और

(ख) क्या सरकार को सहायक बैंकों का विलय करके एक ग्रुप बनाने के संबंध में कतिपय प्रस्ताव प्राप्त हुए है?

वित्त मंत्रालय में राज्य मंत्री और संसदीय कार्य मंत्रालय में राज्य मंत्री (डा० अबरार अहमद): (क) जी, नहीं।

(ख) भारतीय स्टेट बैंक ने अपने सात अनुषंगी बैंकों का एक बैंक में विलय करने का प्रस्ताव सरकार को भेजा है।

Recovery of Bank Loans by Compromise

63. DR. YELAMANCHILI SIVAJI: Will the MINISTER OF FINANCE be pleased to state:

(a) whether it is a fact that nationalised banks have been advised to give stress on recovery of loans even by compromising;

(b) if so, whether any progress has been made in this regard;

(c) what is the total amount recovered so far; and

(d) what is the amount sacrificed through these compromises and giving details thereof bank-wise and sector-wise (industry, trade, agriculture, etc.)?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED): (a) to (d) Normally banks, after exhausting all even of recovery and to safeguard their interests and enforcement of suitably within the period of law of limitation, file suits for recovery of outstanding amounts remaining unpaid by the borrowers. Even after such filing of suits the banks are within their rights to seek out of court settlement of such cases based on their assessment and judgement. The information regarding the amount of cases disposed of outside the court is not generated by the Data Reporting System of the Reserve Bank of India (RBI), hence, it may not be possible to provide figures in this regard.

Government, have separately advised all the public sector banks in September 1991 to issue instructions to functionaries down the line in their banks to take up more and more bank loan cases before the Lok Adalats for early settlement. In addition, the Reserve Bank of Indian (RBI) has also advised India Bank Association to exhort member banks to bring loan recovery cases upto Rs. 2 lakhs to Lok Adalats and settle them through fair compromises. This would facilitate early settlement of all small disputes between the banks and the aggrieved parties.

Income Tax Collected From Professionals

64. DR. YELAMANCHILI SIVAJI: Will the MINISTER OF FINANCE be pleased to state what is the total income tax collected from professionals like Doctors, Architects, Auditors, Journalists, Artists, etc. giving State-wise details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKHAR MURTHY): The Record of collection of direct taxes are not maintained trade-wise/industry-wise or profession-wise. Therefore, it may not be possible to furnish the information regarding the total Income tax collected from Doctors, Architects, Auditors, Journalists, Artists etc.

Reserve Bank of India Guidelines on Bank Recoveries

65. DR. YELAMANCHILI SIVAJI: Will the Minister of FINANCE be pleased to state:

(a) what are the latest guidelines issued by the Reserve Bank of India to commercial banks to augment recoveries;

(b) what has been the impact thereof; and

(c) the steps taken to ensure implementation of these guidelines?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED): (a) to (c) Reserve Bank of India has issued various guidelines to the banks to minimise the amount of overdues and also to improve their recovery performance in respect of their advances to various sectors. Some of the important guidelines are as follow:—

1. Banks have been impressed upon to institute a viable recovery system with a view to help recycling the scarce resources of the banks to the needy and productive sectors of the economy on the one hand and to improve the profitability and viablity of the lending banks, on the other.

2. Introduction of comprehensive and uniform grading system to indicate the health of individual advances for the purpose of their effective